

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JAMES HARRIS JR

Case No.: 08-34848

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/19/2008.
- 2) This case was confirmed on 04/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/29/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/01/2010.
- 5) The case was dismissed on 01/13/2011.
- 6) Number of months from filing to the last payment: 23
- 7) Number of months case was pending: 28
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 171,650.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 84,000.00
Less amount refunded to debtor	\$ 179.02
<b>NET RECEIPTS</b>	<b>\$ 83,820.98</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ .00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 5,587.12
Other	\$ .00

<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,587.12</b>
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Attorney fees paid and disclosed by debtor	\$ 3,500.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
WELLS FARGO BANK	OTHER	NA	NA	NA	.00	.00
WELLS FARGO HOME MOR	SECURED	353,717.00	346,066.17	.00	.00	.00
WELLS FARGO HOME MOR	SECURED	7,000.00	6,775.96	6,775.96	6,775.96	.00
WELLS FARGO OPERATIO	SECURED	183,679.00	185,452.61	.00	.00	.00
WELLS FARGO OPERATIO	SECURED	4,000.00	2,634.07	2,634.07	2,634.07	.00
COUNTRYWIDE HOME LOA	SECURED	70,459.00	70,459.78	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	3,000.00	.00	.00	.00	.00
COUNTRYWIDE HOME LOA	UNSECURED	3,000.00	NA	NA	.00	.00
BAC HOME LOANS SERVI	SECURED	8,951.00	9,621.01	.00	.00	.00
BAC HOME LOANS SERVI	SECURED	500.00	587.62	500.00	500.00	.00
WELLS FARGO BANK NA	SECURED	181,500.00	188,084.37	.00	.00	.00
WELLS FARGO BANK NA	UNSECURED	12,119.00	NA	NA	.00	.00
WELLS FARGO BANK NA	SECURED	3,500.00	4,349.42	4,349.42	4,349.42	.00
WELLS FARGO HOME MTG	UNSECURED	3,500.00	NA	NA	.00	.00
WELLS FARGO BANK NA	SECURED	126,582.00	122,944.75	.00	.00	.00
WELLS FARGO BANK NA	SECURED	3,500.00	2,699.10	.00	.00	.00
AMERICAN GENERAL FIN	SECURED	13,775.00	13,756.96	13,756.96	10,483.59	774.71
LOYOLA UNIVERSITY ME	UNSECURED	646.00	NA	NA	.00	.00
SHARI BELL	OTHER	.00	NA	NA	.00	.00
IL STATE DISBURSEMEN	PRIORITY	.00	NA	NA	.00	.00
AMERICAN EXPRESS BAN	UNSECURED	4,425.00	4,445.77	4,445.77	1,407.39	.00
AMERICAN EXPRESS BAN	UNSECURED	6,647.00	6,647.71	6,647.71	2,104.46	.00
AMERICAN EXPRESS BAN	UNSECURED	11,574.00	11,673.68	11,673.68	3,695.53	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN EXPRESS BAN	UNSECURED	12,463.00	12,569.46	12,569.46	3,979.13	.00
AMERICAN EXPRESS	OTHER	.00	NA	NA	.00	.00
AMERICAN EXPRESS	OTHER	.00	NA	NA	.00	.00
AMERIPRISE BANK FSB	UNSECURED	4,771.00	4,969.72	4,969.72	1,573.25	.00
PRA RECEIVABLES MANA	UNSECURED	17,350.00	17,060.87	17,060.87	5,400.98	.00
BANK OF AMERICA	UNSECURED	23,638.00	.00	.00	.00	.00
ECAST SETTLEMENT COR	UNSECURED	11,910.00	12,225.07	12,225.07	3,870.09	.00
CBNA	UNSECURED	17,308.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	6,640.00	6,640.45	6,640.45	2,102.18	.00
PRA RECEIVABLES MANA	UNSECURED	12,784.00	13,676.28	13,676.28	4,329.52	.00
CITIFINANCIAL RETAIL	UNSECURED	11,945.00	7,685.41	7,685.41	2,303.14	.00
CREDIT FIRST	UNSECURED	170.00	263.34	263.34	74.49	.00
PRA RECEIVABLES MANA	UNSECURED	887.00	817.43	917.43	290.44	.00
PRA RECEIVABLES MANA	UNSECURED	15,607.00	16,023.02	16,023.02	5,072.44	.00
ECAST SETTLEMENT COR	UNSECURED	514.00	609.84	609.84	182.73	.00
ECAST SETTLEMENT COR	UNSECURED	537.00	574.50	574.50	172.16	.00
MACYS RETAIL HOLDING	UNSECURED	1,492.00	1,473.55	1,473.55	466.49	.00
ROUNDUP FUNDING LLC	UNSECURED	511.00	470.14	470.14	140.90	.00
QUORUM FEDERAL CREDI	UNSECURED	4,509.00	4,509.25	4,509.25	1,427.49	.00
SHELL OIL/CITIBANK	UNSECURED	215.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	17,285.00	17,427.56	17,427.56	5,517.05	.00
FRANCES JONES	OTHER	.00	NA	NA	.00	.00
ALVERTA PARKER	OTHER	.00	NA	NA	.00	.00
AMERIPRISE BANK FSB	OTHER	NA	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
FIRST EQUITY CARD	UNSECURED	NA	3,920.33	3,920.33	1,241.06	.00
PRA RECEIVABLES MANA	UNSECURED	NA	23,265.55	23,265.55	7,365.19	.00
AMERICAN GENERAL FIN	UNSECURED	646.00	NA	NA	.00	.00
BAC HOME LOANS SERVI	OTHER	NA	NA	NA	.00	.00
BAC HOME LOANS SERVI	OTHER	NA	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	14,259.45	14,259.45	.00
Debt Secured by Vehicle	13,756.96	10,483.59	774.71
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	28,016.41	24,743.04	774.71
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	167,048.93	52,716.11	.00

**Disbursements:**

Expenses of Administration	\$ 5,587.12	
Disbursements to Creditors	\$ 78,233.86	
<b>TOTAL DISBURSEMENTS:</b>		\$ 83,820.98

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/28/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.